Architecture for
Transaction Evaluator

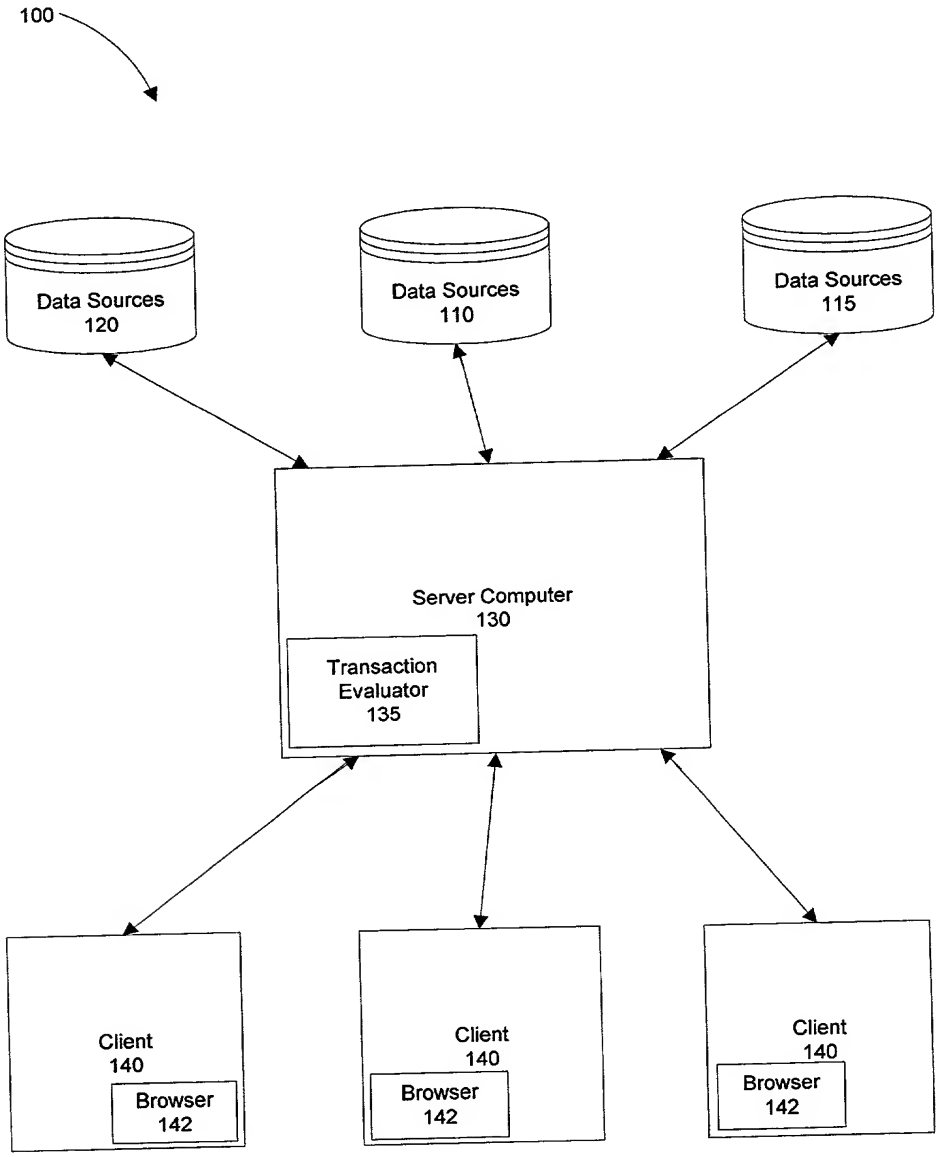


FIG. 1

Appellant's Exhibit 2007

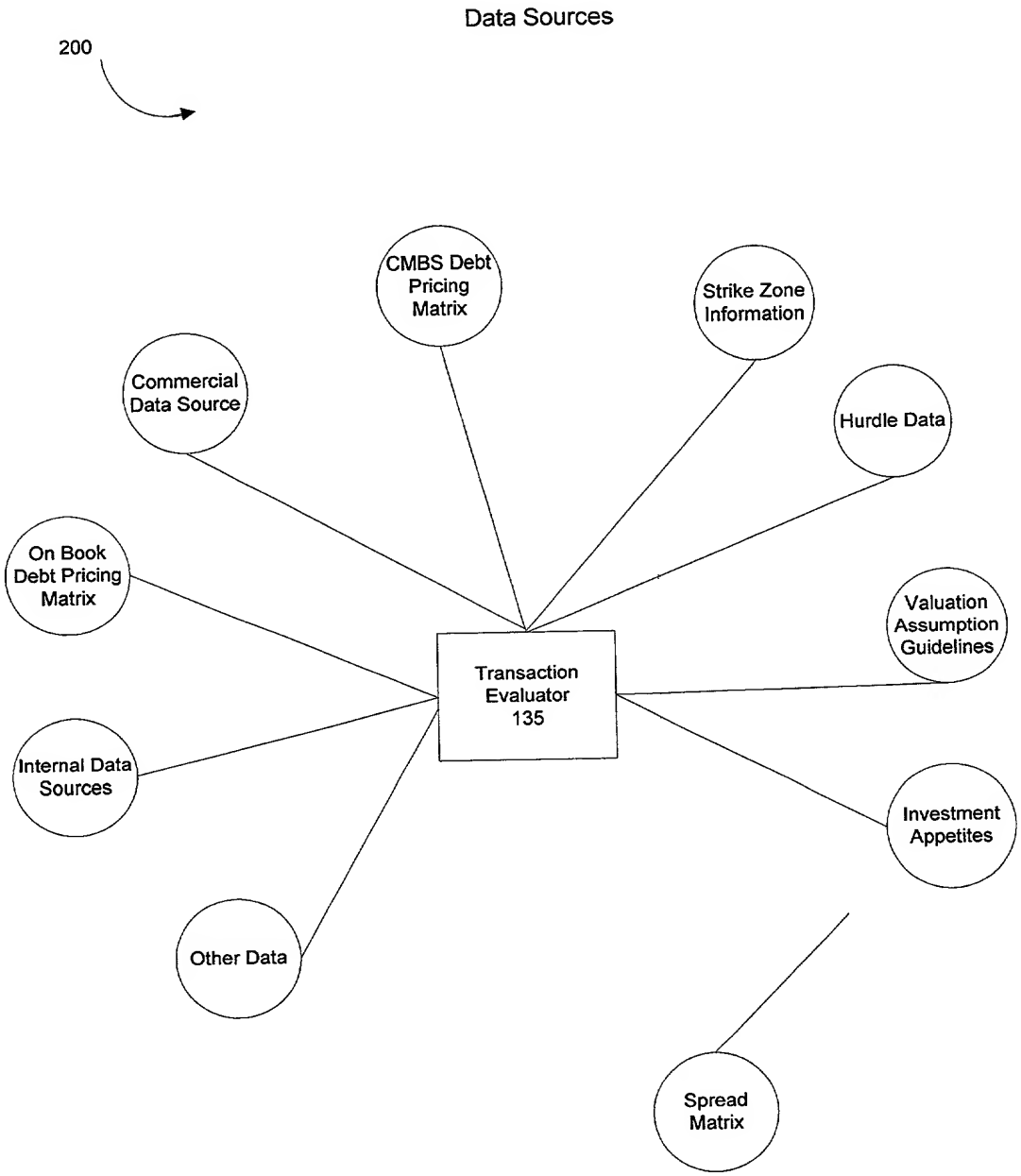
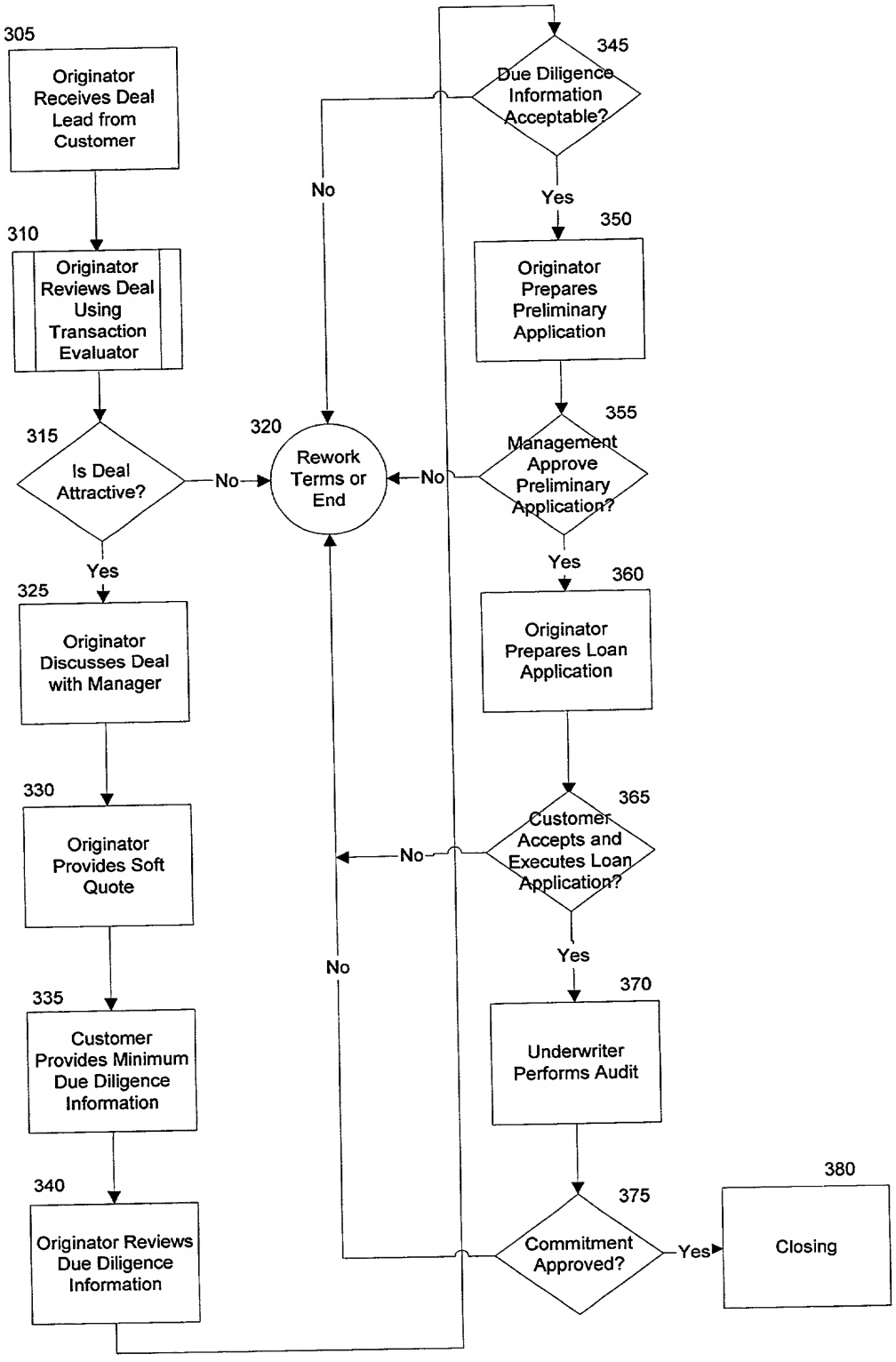


FIG. 2

Overview Of Real Estate Transaction

FIG. 3



Appellant's Exhibit 1004
Page 69 of 202

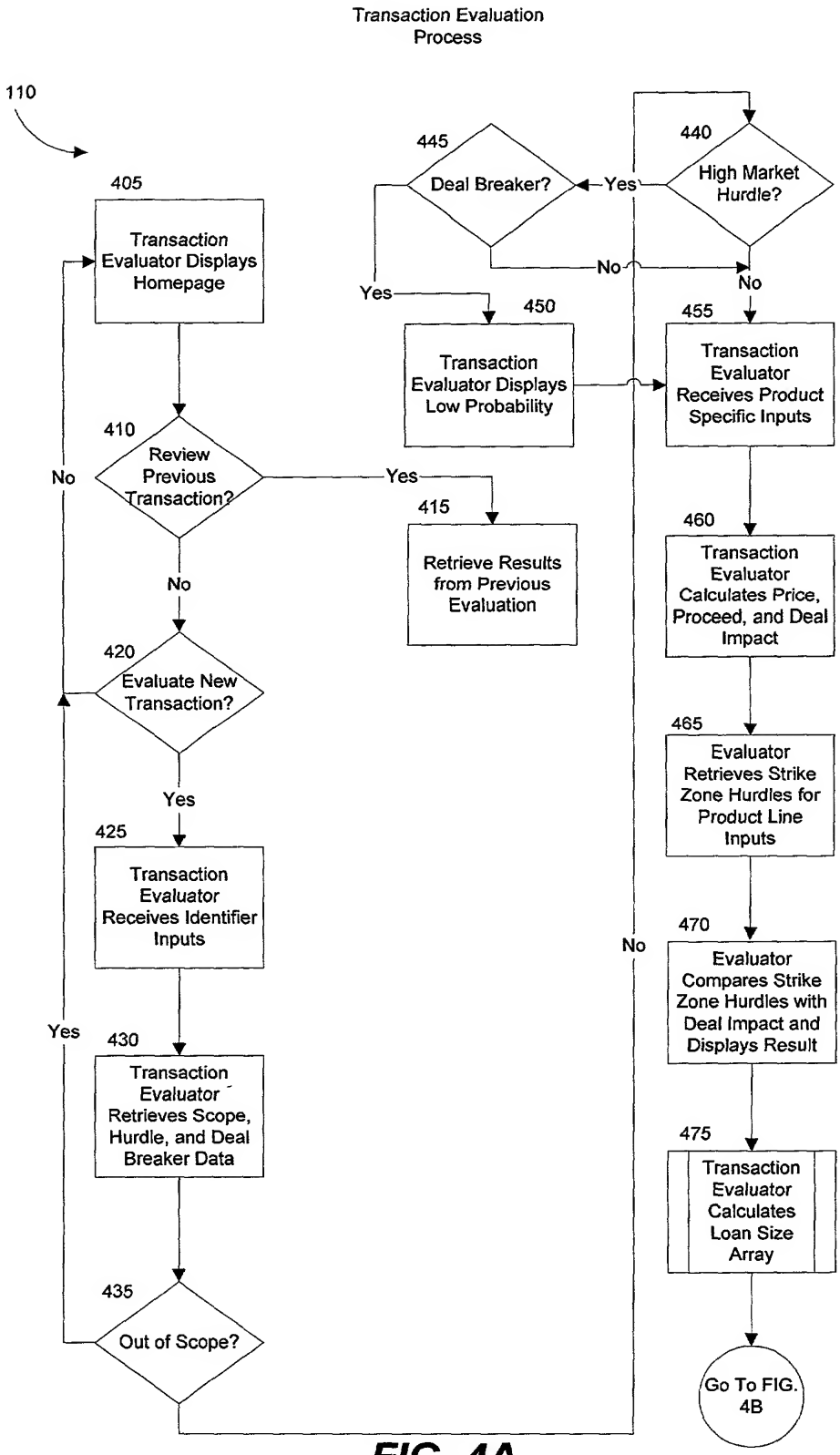


FIG. 4A

Transaction Evaluation Process
(cont.)

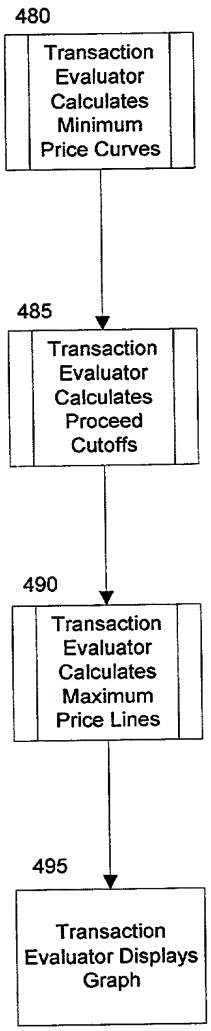


FIG. 4B

app1220 6624200

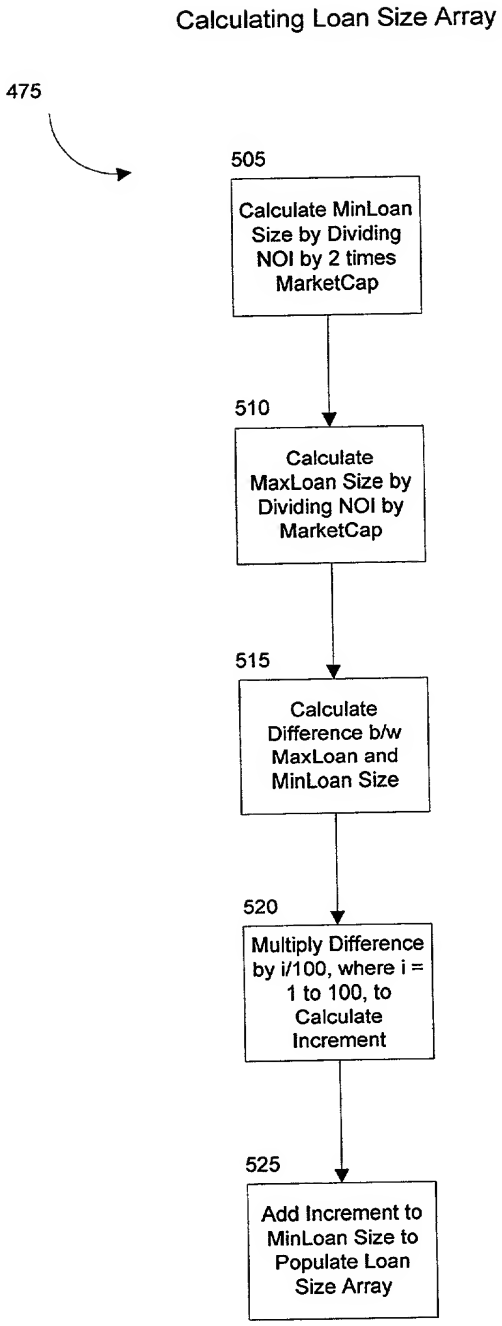


FIG. 5

Calculate Minimum Price Curves

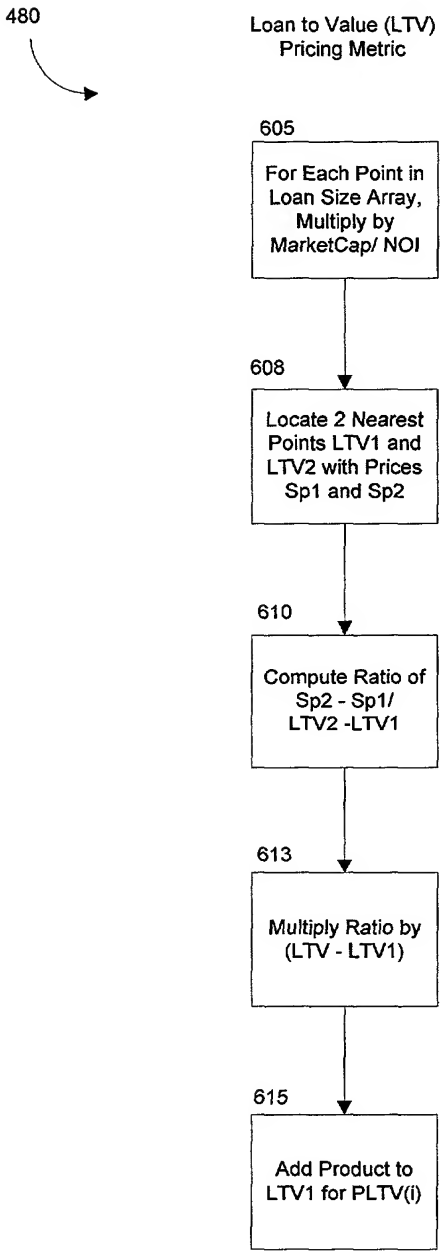


FIG. 6A

Patent Application Publication Sep. 25, 2008 Sheet 6 of 9 US 2008/0235134 A1

Calculate Minimum Price Curves (cont.)

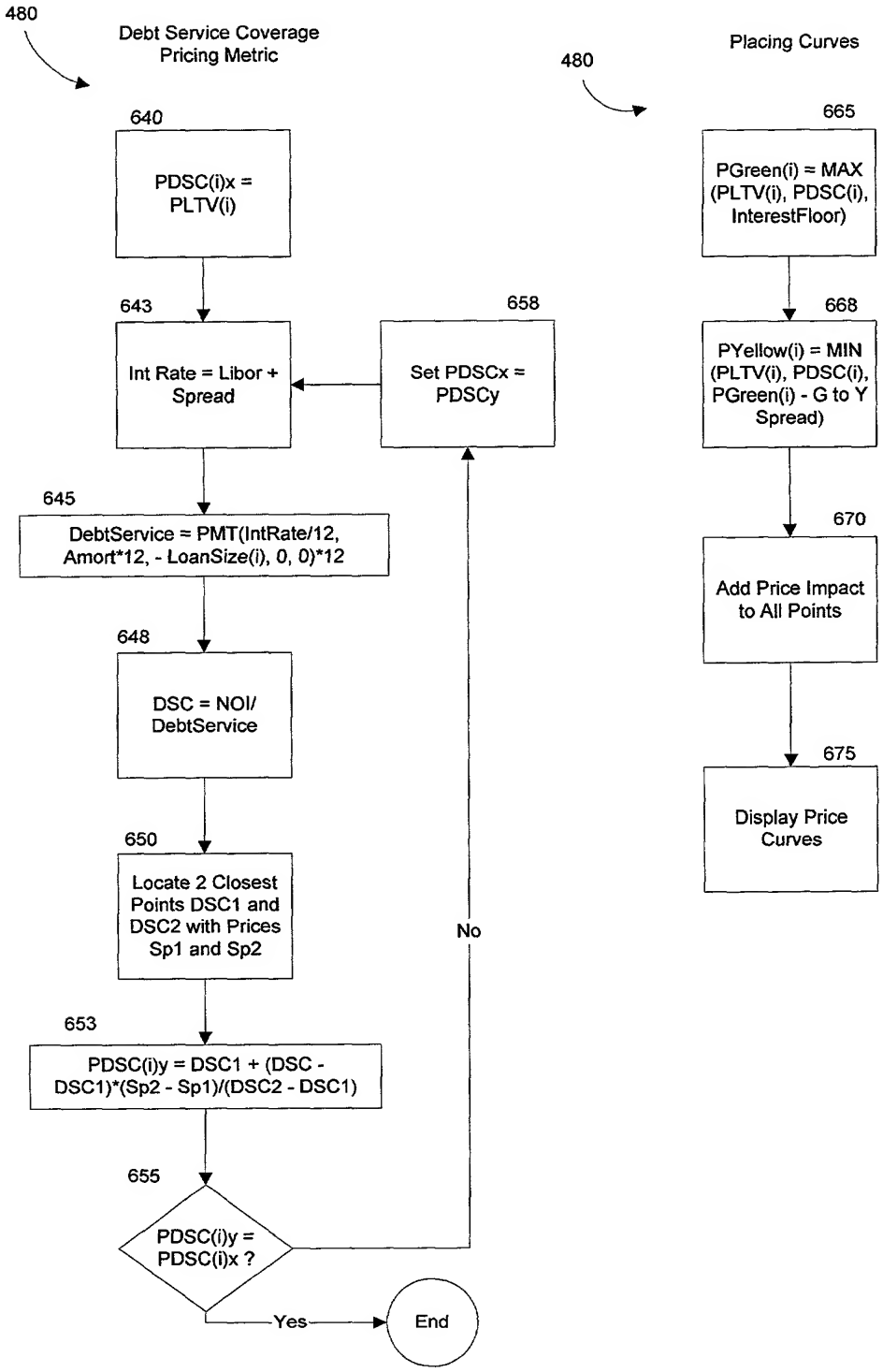


FIG. 6B

FIG. 6C

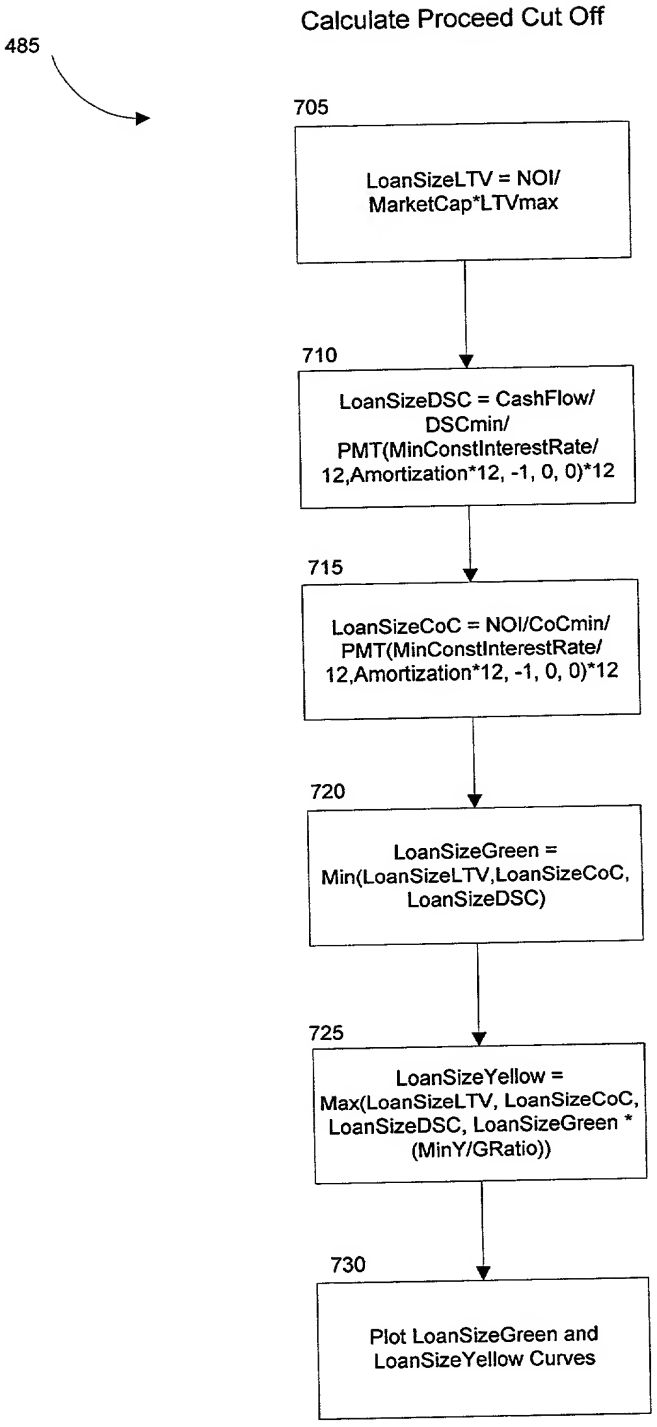

Calculate Proceed Cut Off
485
705
LoanSizeLTV = NOI/ MarketCap*LTVmax
710
LoanSizeDSC = CashFlow/ DSCmin/ PMT(MinConstInterestRate/ 12,Amortization*12, -1, 0, 0)*12
715
LoanSizeCoC = NOI/CoCmin/ PMT(MinConstInterestRate/ 12,Amortization*12, -1, 0, 0)*12
720
LoanSizeGreen = Min(LoanSizeLTV,LoanSizeCoC, LoanSizeDSC)
725
LoanSizeYellow = Max(LoanSizeLTV, LoanSizeCoC, LoanSizeDSC, LoanSizeGreen * (MinY/GRatio))
730
Plot LoanSizeGreen and LoanSizeYellow Curves

FIG. 7

Page 9 of 23 - 9/23/2005

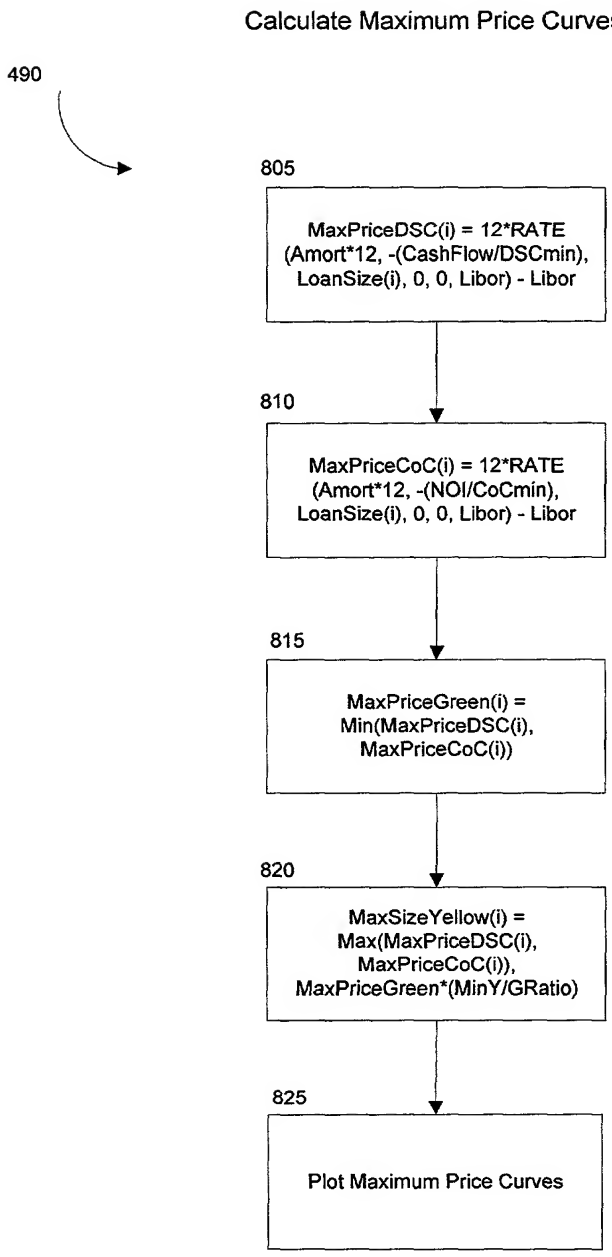


FIG. 8

20070265928

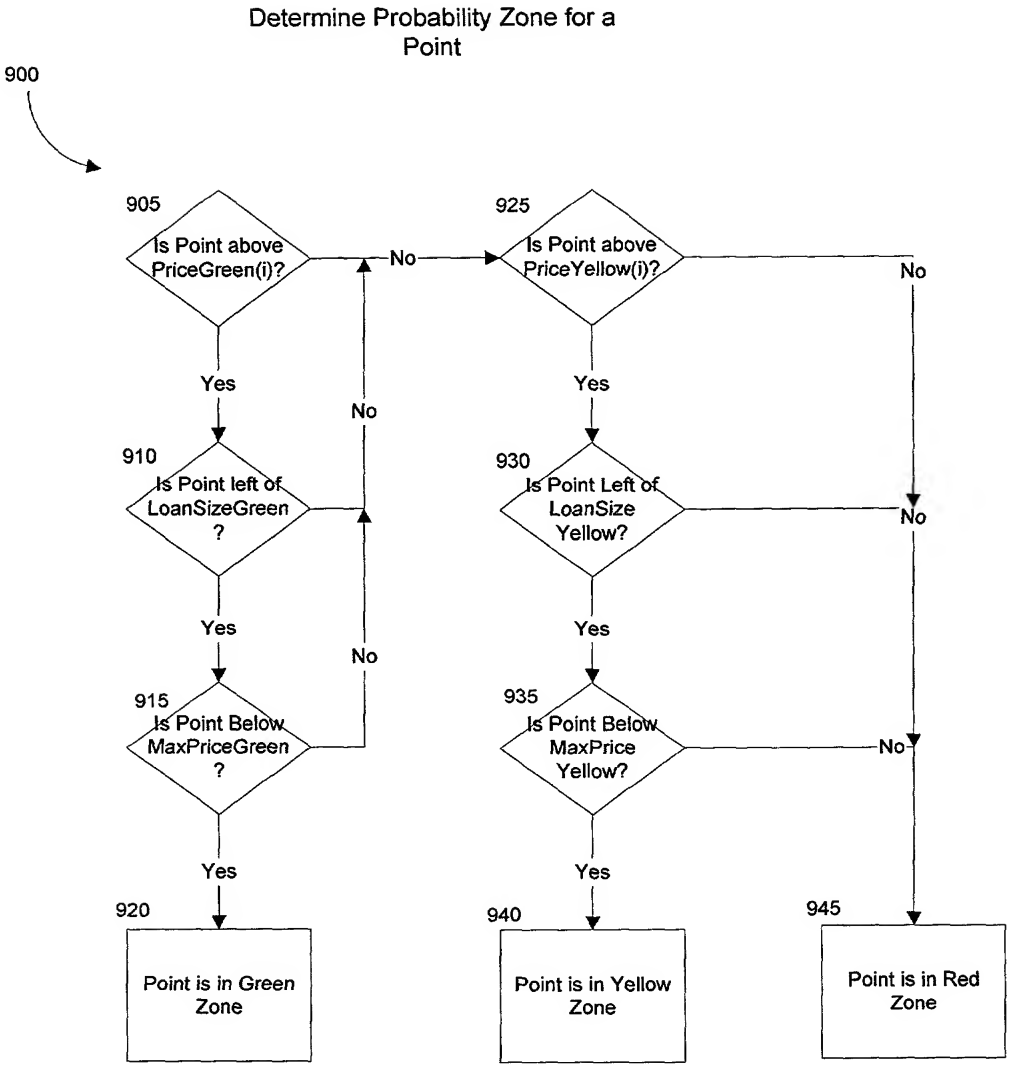


FIG. 9

Serial No. 09/824,908

1000

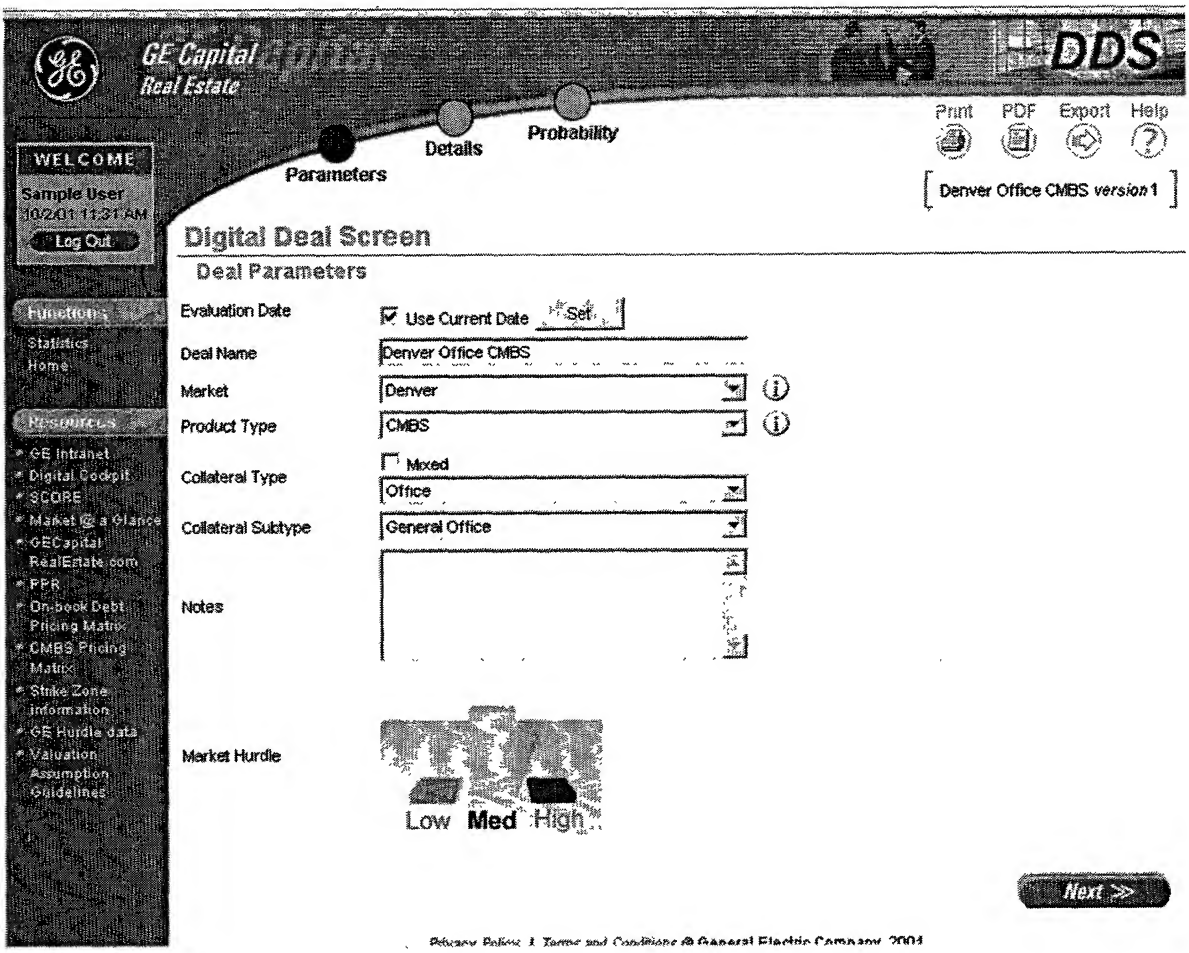


FIG. 10

1105

Collateral Type (Pull Down Menu)	Collateral Type (for market hurdle)
Office – CBD (Class A)	Office
Office – CBD (Class B)	Office
Office - Suburban (Class A)	Office
Office - Suburban (Class B)	Office
Multifamily - Class A	Multifamily
Multifamily - Class B	Multifamily
4/5 Star Mobile Home	Multifamily
3 Star Mobile Home	Multifamily
Grocery/Drug Store	Retail
Community Center	Retail
Power Center	Retail
Regional Mall	Retail
Industrial - Class A	Industrial
Industrial - Class B	Industrial
Self-Storage	Industrial

FIG. 11A

1110

Product Type	Product Type (for market hurdle)
On-book Debt, S/T, fixed rate	Debt, S/T
On-book Debt, S/T, floating rate	Debt, S/T
On-book Debt, L/T, fixed rate	Debt, L/T
On-book Debt, L/T, floating rate	Debt, L/T
CMBS (fixed rate)	Debt, L/T
CMBS (floating rate)	Debt, L/T
Equity, S/T	Equity, S/T
Equity, L/T	Equity, L/T

FIG. 11B

Patent Application Publication

1200

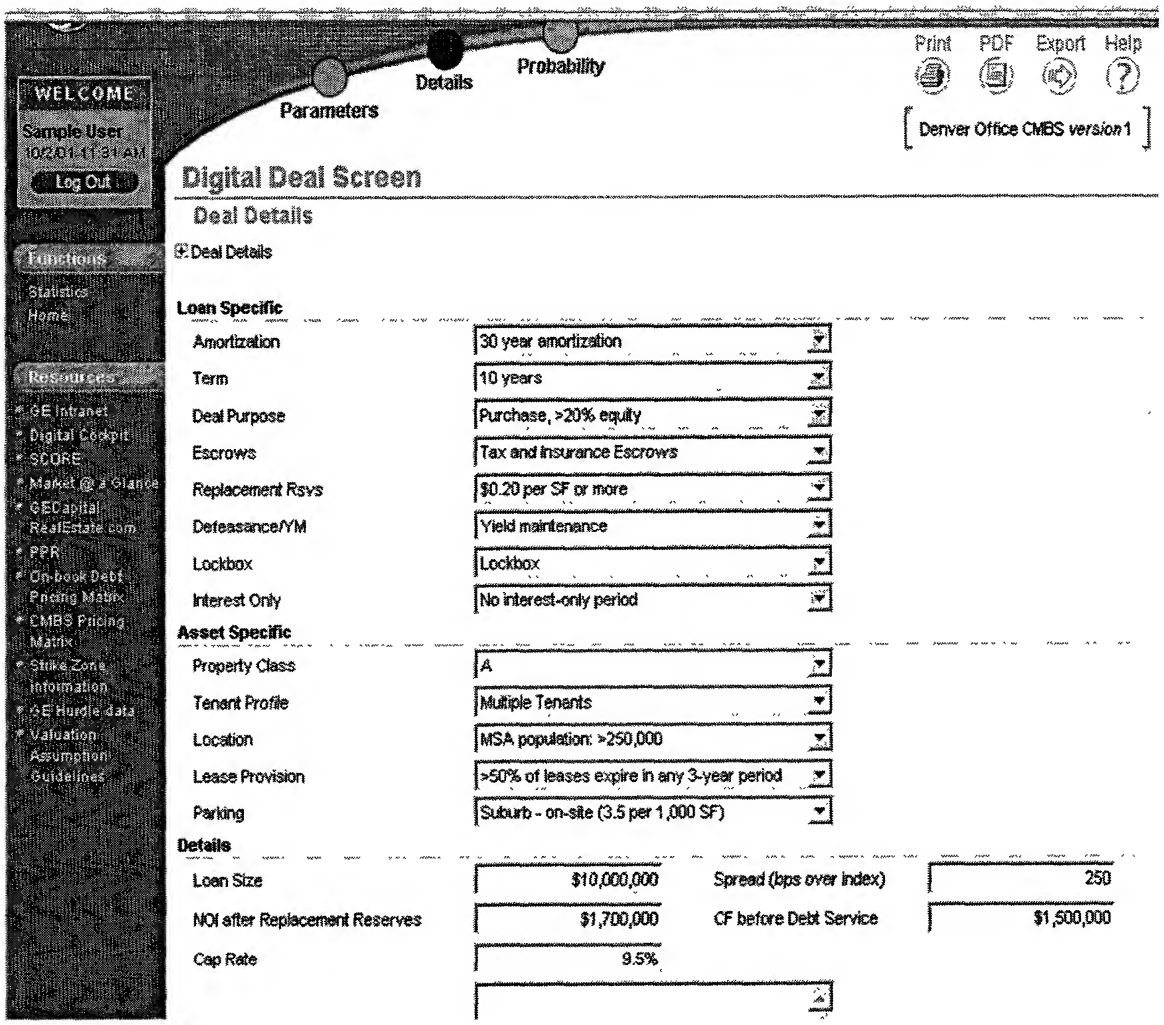


FIG. 12

Page 1 of 1 - 6/25/2008

1300

Deal Purpose	Price Impact	Proceed Impact	Deal Impact
Purchase, <5% equity	10	0%	0
Purchase, 5-9.9% equity	0	0%	0
Purchase, 10-20% equity	0	0%	0
Purchase, >20% equity	-10	0%	0
Refinance, 0-5% equity	10	0%	0
Refinance, 5-10% equity	0	0%	0
Refinance, 10-20% equity	0	0%	0
Refinance, >20% equity	-10	0%	0
Cash out	20	0%	0
Deserved cash out (no penalty)	0	0%	0

FIG. 13

Patent Application Publication

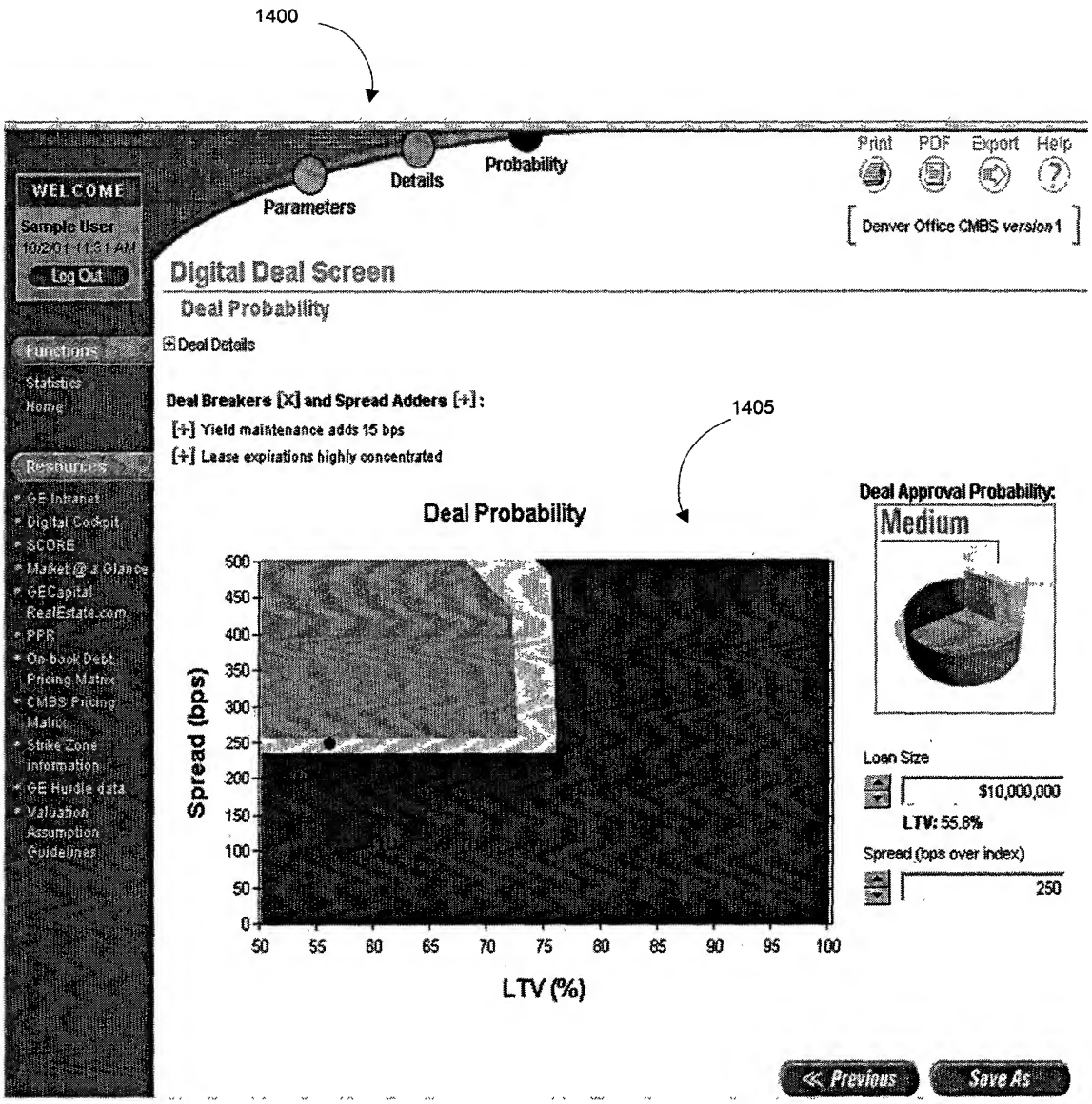


FIG. 14